



Serial No.: 10/776,407

Case No: BT-024

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Crosson Smith, Steven A.

Serial No.: 10/776,407

Filing Date: February 10, 2004

For: Method for Remotely Authorizing a Payment Transaction File Over an Open Network.

Examiner: Augustin, Evans J.

Art Unit: 3621

**Mail Stop Amendment
Assistant Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450**

RESPONSE TO OFFICE ACTION DATED OCTOBER 21, 2005

Examiner:

In response to the Office Action of October 21, 2005, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.